

Principal MPF - Smart Plan Form Guide



Bronze Rating

A fair "Value for Money" MPF scheme delivering fair aggregate value across the key assessment criteria

Scheme Summary

The Principal MPF - Smart Plan is **Bronze rated**. Bronze rated MPF schemes offer members **fair** "Value for Money" and are likely to deliver **fair** value across key assessment criteria. The Scheme Sponsor won its first **Employers' Choice** award and received a **Socially Responsible** award in 2021 for its commitment to children's financial education. The Scheme Sponsor also received the **Best Communication and Education** award in 2021. The Scheme is sponsored by the same sponsor as the Principal MPF Scheme Series 800; a Silver rated scheme.

Scheme Facts

Scheme Size (\$m)¹
21,268.66

Scheme Website
www.principal.com.hk

Commencement Date
1 Dec 2000

Contact Number
2802 2812

No. of Fund Choices
15

Member Complaint Hotline
2802 2812

Trustee
Principal Trust Company (Asia) Limited

Administrator
Principal Trust Company (Asia) Limited

Awards



Employers' Choice

The best MPF Scheme as voted by the employers of Hong Kong and is given to the MPF scheme provider demonstrating the highest level of employer satisfaction



Best Communication and Education

The MPF Scheme that demonstrates a leading standard or initiative in providing members with effective communication and education; thereby improving a customer's MPF experience



Socially Responsible

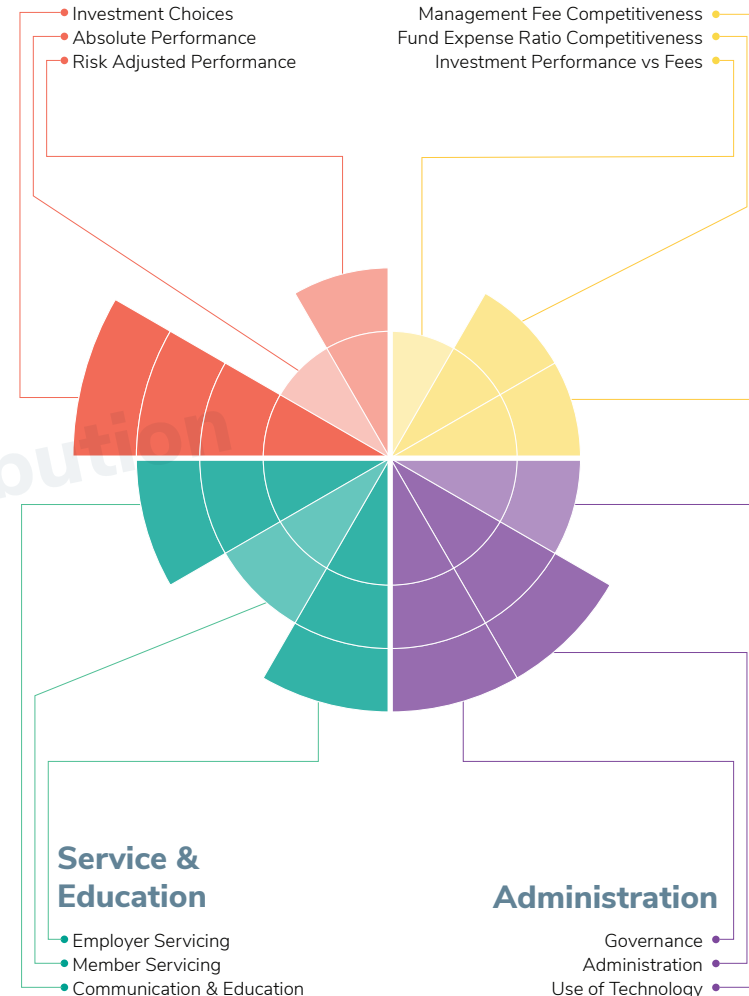
The MPF Scheme that introduces initiatives that promotes socially responsible outcomes that visibly benefit the people of Hong Kong

Investment

- Investment Choices
- Absolute Performance
- Risk Adjusted Performance

Fees & Charges

- Management Fee Competitiveness
- Fund Expense Ratio Competitiveness
- Investment Performance vs Fees



Compared to all MPF Schemes:

Outer Ring:
Excellent
Top 25%

2nd Outer Ring:
Good
Top 50%

2nd Inner Ring:
Average
Top 75%

Inner Ring:
Below Average
Other 25%

Principal MPF - Smart Plan

Available Fund Choices²



Equity Fund (HK & China)

- Principal Dynamic Hong Kong Equity Fund
- Principal Dynamic Greater China Equity Fund
- Principal - Hang Seng Index Tracking Fund

Equity Fund (Asia)

- Principal Dynamic Asia Pacific Equity Fund

Equity Fund (Global)

- Principal Dynamic Global Equity Fund

Mixed Asset Fund (81-100% Equity)

- Principal Growth Fund



Mixed Asset Fund (61-80% Equity)

- Principal Balanced Fund

Default Investment Strategy Fund

- Principal Core Accumulation Fund



Mixed Asset Fund (21-40% Equity)

- Principal Stable Fund

Default Investment Strategy Fund

- Principal Age 65 Plus Fund

Bond Fund

- Principal Dynamic Global Bond Fund
- Principal Dynamic Asian Bond Fund



Money Market Fund (MPF Conservative Fund)

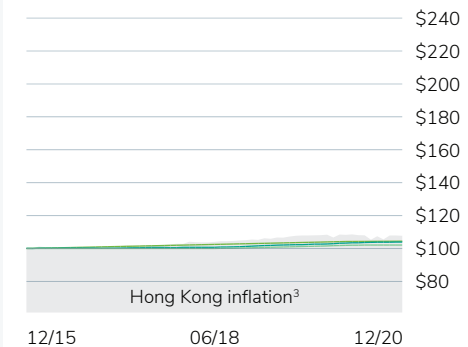
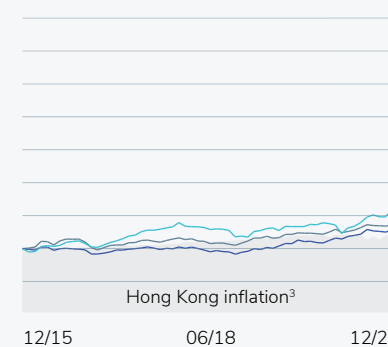
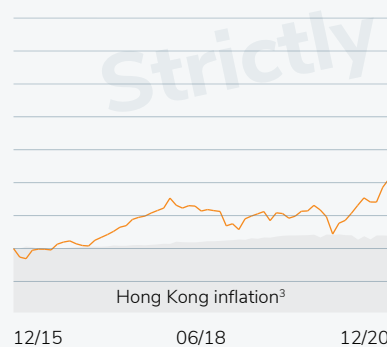
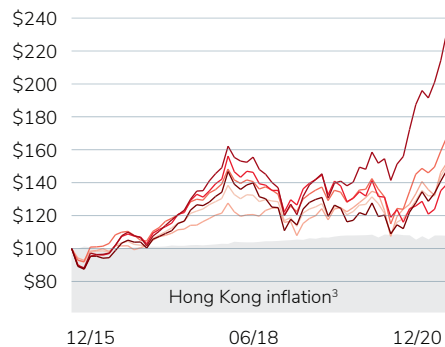
- Principal - MPF Conservative Fund

Money Market Fund (Non MPF Conservative Fund)

- Principal Cash Fund

Guaranteed Fund

- Principal Guaranteed Fund



Industry Performance Table¹

MPFR Index Returns	YTD (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)	10 Years (% p.a.)
Equity Fund (HK & China)	15.85	15.85	5.22	10.08	4.61
Mixed Asset Fund (81-100% Equity)	15.23	15.23	5.37	8.67	5.42
Mixed Asset Fund (61-80% Equity)	14.67	14.67	5.42	7.78	4.83
Mixed Asset Fund (41-60% Equity)	13.13	13.13	5.06	6.57	3.97
Mixed Asset Fund (21-40% Equity)	10.19	10.19	4.03	4.91	2.74
Consumer price index (CPI)	-0.63	-0.63	1.58	1.53	2.84

Do You Need Advice?

mpf@bis.hk

Further Information

www.mpratings.com.hk

Methodology

For ratings methodology :
www.mpratings.com.hk/ratings-methodology/

For awards methodology :
www.mpratings.com.hk/awards-methodology/

¹As at 31 December 2020

²Funds with less than 5 year track record have not been compared to Hong Kong inflation

³Hong Kong inflation = Consumer Price Index (CPI)

Disclaimer

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